

**Information to identify the case:**

Debtor 1	<b>Michelle Hermann</b>	Social Security number or ITIN	xxx-xx-6921
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-13304-JKS</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle Hermann

5/19/21

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michelle Hermann  
Debtor

Case No. 18-13304-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 19, 2021

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID	Recipient Name and Address
db	+ Michelle Hermann, 220 Dapple Court, Wilmington, NC 28403-1612
517342756	Acupath Laboratories Inc, 28 S Terminal Dr, Plainview, NY 11803-2309
517342757	Allied Interstae Collection, PO Box 530948, Atlanta, GA 30353-0948
517342776	++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Mabt/contfin, PO Box 8099, Newark, DE 19714-8099
517342764	Ccs/First National Ban, PO Box 5097, Sioux Falls, SD 57117-5097
517342770	Hal H. Kimowitz DMD, 75 Bloomfield Ave Ste 205, Denville, NJ 07834-2737
517342771	Home Point Financial, PO Box 77404, Ewing, NJ 08628-6404
517342774	Kohls/capone, PO Box 30285, Salt Lake City, UT 84130-0285
517342775	LCA Collections, PO Box 2240, Burlington, NC 27216-2240
517342777	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
517342778	Mount Olive Township, PO Box 450, Budd Lake, NJ 07828-0450
517342782	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517342780	Skylands, 33 Newton Sparta Rd, Newton, NJ 07860-2764
517342781	Skylands Medical Group, 33 Newton Sparta Rd Ste 5, Newton, NJ 07860-2764
517342788	Verve, PO Box 3220, Buffalo, NY 14240-3220

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 19 2021 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 19 2021 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	May 20 2021 00:28:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517342755	EDI: AARGON.COM	May 20 2021 00:28:00	Aargon Collection Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517385077	EDI: GMACFS.COM	May 20 2021 00:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517342758	EDI: GMACFS.COM	May 20 2021 00:28:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517342759	EDI: RMCB.COM	May 20 2021 00:28:00	American Medical Collection Agency, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
517481151	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: May 19, 2021

Form ID: 3180W

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		May 19 2021 22:16:20	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517342760	Email/Text: bk@avant.com		
517342761	EDI: TSYS2.COM	May 19 2021 20:58:00	Avant, PO Box 9183380, Chicago, IL 60691-3380
		May 20 2021 00:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517342762	EDI: CAPITALONE.COM		
		May 20 2021 00:28:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517449587	EDI: BL-BECKET.COM		
		May 20 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517342763	Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 19 2021 22:16:05	Cardworks/CW nexus, PO Box 9201, Old Bethpage, NY 11804-9001
517342765	EDI: CITICORP.COM		
		May 20 2021 00:28:00	Citibank North America, PO Box 790040, Saint Louis, MO 63179-0040
517342766	EDI: WFNNB.COM		
		May 20 2021 00:28:00	Comenitybank/victoria, PO Box 182125, Columbus, OH 43218-2125
517342767	Email/PDF: creditonebknotifications@resurgent.com		
		May 19 2021 22:17:33	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
517456705	EDI: CITICORP.COM		
		May 20 2021 00:28:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517342768	EDI: CITICORP.COM		
		May 20 2021 00:28:00	Dsnb Macys, PO Box 8053, Mason, OH 45040-8053
517984422	EDI: Q3G.COM		
		May 20 2021 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517342769	+ EDI: AMINFOFP.COM		
		May 20 2021 00:28:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517342772	Email/Text: bankruptcy@homepointfinancial.com		
		May 19 2021 20:56:00	Home Point Financial, Nmls, 9 Entin Rd # 7706, Parsippany, NJ 07054-5000
517485728	Email/Text: bankruptcy@homepointfinancial.com		
		May 19 2021 20:56:00	Home Point Financial Corporation, 11511 Luna Road, Ste. 300, Farmers Branch, TX 75234
517342773	EDI: IRS.COM		
		May 20 2021 00:28:00	IRS, 955 S Springfield Ave Bldg A, Springfield, NJ 07081-3570
517480303	Email/PDF: resurgentbknotifications@resurgent.com		
		May 19 2021 22:17:39	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517480883	Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 19 2021 22:17:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517485075	+ EDI: MID8.COM		
		May 20 2021 00:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517459682	EDI: PRA.COM		
		May 20 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517448468	+ EDI: JEFFERSONCAP.COM		
		May 20 2021 00:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517448776	EDI: Q3G.COM		
		May 20 2021 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517476367	EDI: Q3G.COM		
		May 20 2021 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517342779	EDI: CITICORP.COM		
		May 20 2021 00:28:00	Sears/Cbna, PO Box 790040, Saint Louis, MO

District/off: 0312-2

User: admin

Page 3 of 4

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Form ID: 3180W

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			63179-0040
517342783	EDI: RMSC.COM	May 20 2021 00:28:00	Syncb/Care Credit, PO Box 965060, Orlando, FL 32896-5060
517342784	EDI: RMSC.COM	May 20 2021 00:28:00	Syncb/jcp, PO Box 965060, Orlando, FL 32896-5060
517342785	EDI: RMSC.COM	May 20 2021 00:28:00	Syncb/paypal Smart Con, PO Box 965005, Orlando, FL 32896-5005
517342786	EDI: RMSC.COM	May 20 2021 00:28:00	Syncb/tjx Cos, PO Box 965060, Orlando, FL 32896-5060
517342787	EDI: RMSC.COM	May 20 2021 00:28:00	SynchRoNY Bank/Amazon, PO Box 965060, Orlando, FL 32896-5060
517474706	+ EDI: RMSC.COM	May 20 2021 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517345240	+ EDI: RMSC.COM	May 20 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517468053	+ EDI: AIS.COM	May 20 2021 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517342790	EDI: WFFC.COM	May 20 2021 00:28:00	WFFNB/Bob's Disount Furntiure, PO Box 10438, Des Moines, IA 50306-0438
517342789	EDI: BLUESTEM	May 20 2021 00:28:00	Web Bank/Fingerhut, PO Box 166, Newark, NJ 07101-0166
517412569	EDI: WFFC.COM	May 20 2021 00:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519187330	##	Department of Education/Mohela, PO Box 105347, Atlanta, GA 30348-5347

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0312-2

User: admin

Page 4 of 4

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Denise E. Carlon

on behalf of Creditor Home Point Financial Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

J. Todd Murphy

on behalf of Debtor Michelle Hermann tmurphy@toddmurphylaw.com  
tmurphyecfmail@gmail.com;ejacobson381@gmail.com;G7187@notify.cincompass.com

Kevin Gordon McDonald

on behalf of Creditor Home Point Financial Corporation kmcdonald@blankrome.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5